

City of Danville

Fire Department

I.S.O. "Class 2"

Following analysis of the City of Danville's fire suppression delivery system, in 2002 the Insurance Services Office (I.S.O.) notified the City of Danville it was being upgraded to an I.S.O. Class 2 rating—up from its former classification of Class 3/9.

The Insurance Services Office (I.S.O.) is an independent organization that serves insurance companies, fire departments, insurance regulators, and others by providing information about risks. I.S.O.'s staff collects information about municipal fire protection efforts in communities throughout the United States. In each of those communities, I.S.O. analyzes the relevant data and assigns a Public Protection Classification—a number from 1 to 10. Class 1 is the best rating, 10 the worst.

Virtually all United States insurers of homes and business property use I.S.O.'s Public Protection Classification in calculating premiums. In general, the price of fire insurance in a community with a good Public Protection Classification is substantially lower than in a community with a poor Public Protection Classification, assuming all other factors are equal.

I.S.O.'s Public Protection Classification program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. The Public Protection Program provides a useful benchmark that helps fire departments and other public officials measure the effectiveness of their efforts—and plan for improvements.

Additional information regarding the Insurance Services Office may be obtained at
<http://www.iso.com/>